

## CLAIMS

We claim:

1. A method of providing insurance to a customer, said method comprising the steps of:

selling a service contract to said customer, said service contract providing protection against the mechanical breakdown or other failure of an item; and

in response to said customer purchasing said service contract, providing, at no cost to said customer, insurance coverage that protects said customer against damage or other loss to said item.

2. The method of Claim 1, wherein said service contract provides protection against accidental damage to said item.

3. The method of Claim 1, wherein said step of providing said insurance coverage is done in order to permit the provision of said insurance coverage without its sale by an insurance agent.

4. The method of Claim 1, wherein said insurance coverage is paid for by a retailer selling said item to said customer.

5. The method of Claim 1, wherein said insurance coverage is paid for by a manufacturer of said item.

6. The method of Claim 1, wherein said insurance coverage is paid for by a service provider that provides service or functionality for said item.

7. The method of Claim 1, further comprising the step of providing said service contract and said insurance coverage to said customer within a product protection program.

8. The method of Claim 7, wherein said product protection program is referred to by a single identification indicia.

9. The method of Claim 1, wherein said service contract is provided by a first provider and said insurance coverage is provided by a second provider, said first and second providers being different entities.

10. A method of processing a request that an item be repaired or replaced, said method comprising:

receiving said request at a central claim processing facility;

determining whether said item requires replacement or repair due to: (1) an event covered under a service contract provided by a first provider, or (2) an event covered under an insurance policy provided by a second provider;

in response to determining that said item requires replacement or repair due to an event under said service contract, submitting a request to said first provider to process said item according to said service contract; and

in response to determining that said item requires replacement or repair due to loss under said insurance policy, submitting a request to said second provider to process said item according to said insurance policy.

11. The method of Claim 10, further comprising the step of processing an insurance claim corresponding to said request that said item be repaired or replaced.

12. The method of Claim 10, wherein an individual associated with said central claim processing facility executes said step of determining whether said item requires replacement or repair due to: (1) an event covered under said service contract; or (2) an event covered under said insurance policy.

13. The method of Claim 10, wherein said step of submitting a request to said first provider is executed by an individual associated with said central claim processing facility.

14. The method of Claim 10, wherein said step of submitting a request to said second provider is executed by an individual associated with said central claim processing facility.

15. The method of Claim 10, wherein an individual associated with said central claim processing facility executes said steps of:

determining whether said item requires replacement or repair due to: (1) an event covered under said service contract, or (2) an event covered under said insurance policy; and

submitting a request to said first provider.

16. The method of Claim 10, wherein an individual associated with said central claim processing facility executes said steps of:

determining whether said item requires replacement or repair due to: (1) an event covered under said service contract, or (2) an event covered under said insurance policy; and

submitting a request to said second provider.

17. A property protection program comprising: <sup>5</sup>  
first property coverage that is paid for by a first entity; and  
second property coverage that is paid for by a second entity.

18. The property protection program of Claim 17, wherein said property protection program is referenced by a single identification indicia.

19. The property protection program of Claim 17, wherein said first property coverage protects against the mechanical breakdown of one or more items.

20. The property protection program of Claim 17, wherein said first property coverage protects against accidental damage to said one or more items.

21. The property protection program of Claim 19, wherein said second property coverage protects against a loss other than accidental damage to said one or more items.

22. The personal protection program of Claim 19, wherein said second property coverage protects against the accidental damage to, or loss of, said one or more items.

23. The property protection program of Claim 17, wherein said first entity is a customer who has purchased an item that is covered by said property protection program.

24. The property protection program of Claim 23, wherein said second entity is a retailer that has sold said item to said customer.

25. The property protection plan of Claim 23, wherein said second entity is a service provider that is to provide service or functionality for said item.

26. The property protection plan of Claim 23, wherein said second entity is a wireless carrier that provides wireless service for said item.

27. The property protection program of Claim 17, wherein said property protection program provides that: (1) in response to said second entity failing to submit timely payment for said second property coverage, said second property coverage will be interrupted; and (2) said first property coverage will not be interrupted in response to said second customer failing to submit timely payment for said second property coverage.

28. The property protection plan of Claim 27, wherein said product protection program is referenced by a single identification indicia.

29. The property protection program of Claim 27, wherein said product protection program provides that: (1) in response to said first customer failing to submit timely payment for said first property coverage, said first property coverage will be interrupted; and (2) said second property coverage will be interrupted in response to said first customer failing to submit timely payment for said first property coverage.

30. The property protection program of Claim 29, wherein said product protection program is referenced by a single identification indicia.